

**Information to identify the case:**

Debtor 1	<u>Robert T Lodell</u>	Social Security number or ITIN	xxx-xx-6183
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Debra A. Brazza-Lodell</u>	Social Security number or ITIN	xxx-xx-4713
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 22-12803-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert T Lodell

Debra A. Brazza-Lodell

10/20/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert T Lodell  
Debra A. Brazza-Lodell  
Debtors

Case No. 22-12803-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 20, 2022

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert T Lodell, Debra A. Brazza-Lodell, 401 Greens Ridge Road, Stewartville, NJ 08886-2512
519550044	American Anesthesiology of New Jersey, PO Box 120153, Grand Rapids, MI 49528-0103
519550054	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
519550056	+ ISN Corporation-Western Operations Cente, Attn: Secretary Held Loan Servicing, 2000 N. Classen Blvd., Suite #3200, Oklahoma City, OK 73106-6034
519550058	LMR Disposal LLC, PO Box 309, Phillipsburg, NJ 08865-0309
519550066	+ Publishers Clearing House, 101 Winners Circle Lane, Jericho, NY 11753-2714
519550068	+ Service Experts NJ Plumbing LLC, d/b/a Fras-Air/General, 178 Route 206, Suite E, Hillsborough, NJ 08844-4149
519550071	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519575579	+ United Telephone Company of New Jersey, Inc., Centurylink Communications, LLC., 1025 El Dorado Blvd. (Attn:Legal-BKY), Broomfield, CO 80021-8254

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519550043	+ Email/Text: mreed@affcollections.com	Oct 20 2022 20:32:00	Accurate Collection Services, LLC, 17 Prospect Street, Morristown, NJ 07960-6862
519550045	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519564838	+ EDI: AIS.COM	Oct 21 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519564841	+ EDI: AIS.COM	Oct 21 2022 00:28:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519550046	Email/Text: bmg.bankruptcy@centurylink.com	Oct 20 2022 20:32:00	Century Link, P.O. Box 1319, Charlotte, NC 28201-1319
519550047	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519550048	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519550049	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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519550050	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519550051	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519550052	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 20:43:59	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
519550053	EDI: AMINFOFP.COM	Oct 21 2022 00:28:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
519550054	EDI: LCIICSYSTEM	Oct 21 2022 00:28:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
519550055	EDI: IRS.COM	Oct 21 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519586502	EDI: JEFFERSONCAP.COM	Oct 21 2022 00:28:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519550057	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 20 2022 20:31:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519552260	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:02	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519564826	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 20:43:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519550061	Email/Text: ml-ebn@missionlane.com	Oct 20 2022 20:31:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
519638065	+ EDI: AISMIDFIRST	Oct 21 2022 00:28:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519550060	+ EDI: AISMIDFIRST	Oct 21 2022 00:28:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519550062	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 20 2022 20:31:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
519586465	+ EDI: JEFFERSONCAP.COM	Oct 21 2022 00:28:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519550063	+ Email/Text: bankruptcy@ncaks.com	Oct 20 2022 20:31:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
519637045	Email/Text: bankruptcy@ncaks.com	Oct 20 2022 20:31:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023 Hutchinson, KS. 67504
519550064	+ Email/Text: bnc@nordstrom.com	Oct 20 2022 20:31:57	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519550065	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519585001	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Progress One Financial, LLC, POB 41067, Norfolk VA 23541
519550059	Email/Text: signed.order@pfwattorneys.com	Oct 20 2022 20:31:00	LVNV Funding, LLC, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519621212	+ EDI: JEFFERSONCAP.COM	Oct 21 2022 00:28:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519629121	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Sadino

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			Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519584437	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519635157	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519632431	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519629114	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519550067	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:01	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519550069	+ EDI: CBS7AVE	Oct 21 2022 00:28:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
519550070	+ Email/Text: clientservices@simonsagency.com	Oct 20 2022 20:32:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519550072	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519550073	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Syncb/walmart, P.O. Box 4069, Carol Stream, IL 60197-4069
519551569	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519636955	+ Email/Text: bncmail@w-legal.com	Oct 20 2022 20:32:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519550074	+ EDI: WTRRN BANK.COM	Oct 21 2022 00:28:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519550075	+ EDI: TCISOLUTIONS.COM	Oct 21 2022 00:28:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
519555931	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 20 2022 20:44:08	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519550076	^ MEBN	Oct 20 2022 20:30:26	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
519550077	+ EDI: CBS7AVE	Oct 21 2022 00:28:00	Wisconsin Cheeseman, Attn: Bankruptcy, 1112 7th Ave, Madison, WI 53782-0001
TOTAL: 49			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Robert T Lodell nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Joint Debtor Debra A. Brazza-Lodell nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Joint Debtor Debra A. Brazza-Lodell jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Debtor Robert T Lodell jminneci@middlebrooksshapiro.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
Melinda D. Middlebrooks	on behalf of Debtor Robert T Lodell middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Debra A. Brazza-Lodell middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10